# Consumer Loans



# **Lending Solutions to Satisfy Your Every Need**

Whether you need financing for a new vehicle, a home project or if you just want to have the funds available when you need them - at MVSB we can help you find the loan that best fits your needs.

To learn more about our loan programs or to apply, visit us online at mvsb.com or stop by the MVSB location most convenient for you.

## Auto, Boat and Recreational Vehicle Loans

At MVSB we have a variety of lending options for:

- New and used boats
- Personal watercraft
- Motorcycles
- Snowmobiles
- Boat slips
- Recreational vehicles
- Campground park models
- Commercial equipment for private use, such as tractors or wood splitters
- New and used vehicles
- Manufactured homes in parks

Different types of vehicles and watercraft have various financing requirements. Our loan experts are well-trained and extremely knowledgeable on all the nuances of borrowing for the vehicle you are looking for.

#### **Personal Loans**

If you need extra money for appliances, vacations, a special event or other reason, MVSB has flexible repayment terms, competitive rates, quick approvals and great service. Our solutions can be the difference between dreaming about something and finally being able to do it.

#### **Collateral Loans**

Collateral loans provide funding secured by your actual savings or investments. MVSB has very competitive terms that let you borrow up to 70% of your stock values or 95% of your savings.



### **Unsecured Home Improvement Loans**

A fixed rate, unsecured home improvement loan can help you fund home repairs, remodeling, a new roof, a new patio or driveway, and more, without tapping into home equity.

#### **Cash Line Unsecured Line of Credit**

Cash Line provides you quick access to extra funds whenever you need them. From that spontaneous weekend getaway to the landscaping project you find the time to get to, you're always prepared to make the most of every moment.

## Home Equity Loans and Home Equity Lines of Credit

Whatever you'd like to do, your home could hold the key to financing it. A home equity loan or line of credit from Meredith Village Savings Bank can give you access to the equity you've built up in your home.

If you've been thinking about making home improvements, purchasing a new car, paying for an education or funding a dream, then a fixed-rate home equity loan or variable-rate home equity line of credit may be the best solution.

### **Banking Services**

#### **PERSONAL**

- Checking
- Savings
- CDs and IRAs
- Health Savings Accounts
- Convenience Services:

   Online Banking, Mobile Banking,
   Mobile Deposit, eStatements, Telephone
   Banking, ATM and Debit Cards,
   Combined Statements
- Mutual Benefits
- Overdraft Protection Services: Transfer Account Protection, CheckReserve Line of Credit, Courtesy Pay
- Mortgages
- Construction Loans
- Personal Loans
- Home Equity Loans and Lines of Credit
- Credit Cards
- Safe Deposit Boxes

#### **BUSINESS**

- Business Loans
- Checking
- Savings
- CDs
- Sweep Accounts
- Convenience Services:

   Online Banking, Mobile Banking, Mobile
   Deposit, eStatements, Telephone Banking,
   ATM and Debit Cards, Combined

   Statements
- Cash Management Services
- Mutual Benefits Business Partner Program
- Debit Mastercard BusinessCard®
- Deposit Express Remote Deposit Capture
- Merchant Credit Card Service
- Credit Cards



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